

# **National University of Study and Research in Law, Ranchi**

## **TENDER FOR GROUP MEDICLAIM INSURANCE FOR EMPLOYEES OF NUSRL, Ranchi**

NUSRL, Ranchi is making efforts to provide medical and health services to its employees within the overall framework of the University. The Group Medclaim Insurance could be a way of overcoming financial handicaps, improving access to quality medical care and providing financial protection against high end medical expenses. The Group Health plan for the welfare of NUSRL, Ranchi employees attempts to address such issues.

The University invites Tender under two bid system from the eligible IRDAI Registered insurance companies for providing coverage to the employees of NUSRL Ranchi under a tailor made Group Medclaim Policy.

The subject tender is proposed to be taken up and the bidding agencies are requested to note the following instructions for submission.

Last date of Submission of Bids – 04-05-2024 by 05:00 PM

Date of Opening of Bids -- 06-05-2024 by 3:30 PM

Tender Document should be sent so as to reach “ The Registrar, National University of Study and Research in Law, At: Nagri, PO: Bukru, PS: Kanke, Kanke-Pithoria Road, Kanke, Ranchi (Jharkhand) Pin – 834006 **on or before 04/05/2024 by 17:00 hrs**”

**ONLY IRDAI REGISTERED INSURANCE COMPANIES** are invited for a tailor made Group Mediclaim Insurance for the Employees, their Dependents of NUSRL Ranchi for a period of one (01) year w.e.f 15 May 2024. Renewal of policy for another one year is possible on the same premium and terms & conditions subject to satisfactory performance of the insurer and approval of the competent authority of NUSRL Ranchi.

1. **Details of approximate strength to be covered and Sum Insured (SI) are given below:**

<b>Table – A</b>			
<b>Sl. No.</b>	<b>Category</b>	<b>Approx. Member Strength*</b>	<b>Sum Insured (SI)</b>
01	Employee + their Dependents	63+213 (Table - B)	₹3,00,000/- (Family Floater)

\*The exact strength of members and their details will be submitted to the successful service provider (i.e. Insurer) to whom the work will be awarded. Strength of members may increase or decrease in due course of joining of new employees from time to time.

**TOTAL NO. OF LIVES (incl. dependents of employees) AS ON  
22.04.2024: 63 employees+ 213 dependents = 276 Approx.**

<b>Table - B</b>			
<b>*STRENGTH OF EMPLOYEES &amp; DEPENDENTS</b>			
<b>Primary Members (Employees)</b>		<b>Dependents</b>	
<b>Age Band</b>	<b>No. of Members</b>	<b>Age Band</b>	<b>No. of Members</b>
0 – 25	0	0 – 25	82
26 – 30	03	26 – 30	6
31 – 35	13	31 – 35	15
36 – 40	15	36 – 40	12
41 – 45	13	41 – 45	11
46 – 50	9	46 – 50	07
51 – 55	06	51 – 55	08
56 – 60	03	56 – 60	10
61 – 65	01	61 – 65	17
---		66 – 70	17
		71 – 75	19
		76 – 80	7
		81 – 85	2
<b>Total:</b>	<b>63 Approx.</b>		<b>213 Approx.</b>

2. **Details of coverage required by the University under Group Medicalim Policy :**

01	Type of Policy (Floater/ Individual):	a) Family Floater for Employees and their dependent family members (Dependency criteria applicable to Central Govt. Employees from time to time by the appropriate authority of Govt. of India).
02	Sum Insured Band:	₹ 3,00,000/-
<b>Coverage and Benefit Details under proposed policy :</b>		
i)	In-patient Treatment including COVID19 treatment, Critical Illness, Major Surgeries, and any alternative treatment:	To be covered fully
ii)	Day Care Treatment: (Surgeries/ treatments including alternative treatment/ procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology)	To be covered fully
iii)	Reimbursement of Pre & Post Hospitalization Expenses (Under AYUSH treatment also):	60 Days Pre-Hospitalization expenses & 90 Days Post-Hospitalization expenses are to be covered fully
iv)	Domiciliary Hospitalization (Under AYUSH treatment also) Expenses:	To be covered fully
v)	Waiting period of 30 days, 1 year, 2 years & 4 years :	To be waived fully
vi)	Pre-existing Diseases:	To be covered fully; all pre-existing Diseases will be covered from day one/ inception of the policy.
vii)	Sub-limits	a) Room Rent, boarding and nursing expenses as provided by the Hospital not exceeding <u>2.0 % of the Sum Insured per day</u> . Maximum Rs. 5000/- b) Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding <u>4.0 % of the Sum Insured per day</u> upto Rs.9000/-
		c) Ambulance services <u>not exceeding 1% of the Sum Insured</u> , Reasonably and Medically Necessarily incurred for shifting any Insured Person to Hospital for admission in Ward or ICU, or from one Hospital to another Hospital for better medical facilities, or Hospital to home.
ix)	Sub Limits on Medical Expenses/ Illness/ Surgeries including major surgeries/ Treatments/ Procedures	No sub-limit and capping for any Hospitalization/ Disease/ Age
x)	Co-payment:	No co-payment irrespective of age of members and their dependents

xi)	Cashless facility in Network Hospitals and Reimbursement in Non-network Hospitals	As applicable; University may request specific hospitals/ nursing homes in particular state/ city to panel the same for availing cashless facility by its members.
xii)	Hospitalization expenses (excluding cost of organ) incurred for/ by donor in respect of organ transplant to the insured.	To be covered fully
xiii)	Surgeon, Anesthetist, Doctor, Medical Practitioner, Consultants, Specialist fees, Admission & Registration charges	No restriction
xiv)	Corporate floater	Overall C. F. Rs. 10,000,00/-
xv)	Air Ambulance	Rs. 3,00,000/- per family (Above Sum Insured)
xvi)	Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medical Equipment, Medicines & Drugs, Diagnostic Material, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-Ray and such medical expenses that are medical necessary	No restriction
Xvii )	<p>Other conditions:</p> <p>a. Midterm inclusion/deletion of members are allowed subject to the confirmation from NUSRL Ranchi Authority.</p> <p>b. Employees &amp; declared dependents to be covered from the date of joining (Addition &amp; Deletion to be declared for each month and within 15 days of succeeding month). Premium for addition/deletion will be charged/refunded on pro rata basis by the insurer.</p> <p>c. Any bonafide mistake of additions/ deletions in monthly statement will be rectified as per University's record.</p> <p>d. No hidden charges/broker or agent charges are allowed under the proposed policy. Any such conditions will not be entertained and bids of such bidders will be rejected straightway.</p> <p>e. Cashless Access Service: The Insurer has to ensure that all the members are provided with adequate facilities so that they do not have to pay any deposits at the commencement of the treatment or at the end of the period in the network hospital of the Insurer subject to the allowable limit. In other cases, all reimbursement of claim must be settled within 15 days of submission of final bill. Query against the submitted bill if any must be raised within a week by the TPA and no incremental queries are allowed after claim submission.</p> <p>f. 100% of admissible claim should be reimbursed irrespective of treatment taken</p>	

	in different zone/ states within India.
g.	Original Reports/papers are to be returned to the University/Employees after claim settlement, if required.
h.	The coverage of the mid joiners shall be from Day 1 (Date of joining) irrespective of immediate payment of premium. The premium shall accordingly be calculated on pro rata basis and intimated to the University for remittance to the service provider.
i.	The excess premium amount paid/deposited with the service provider, after adjusting premium for any additions/deletions of members, shall be refunded by the service provider (insurer) at the end of the policy period within one month.
j.	The service provider should provide quarterly Claim MIS report to the University to monitor the same.
k.	TPA with good service track record will be selected and engaged with the mutual agreement between NUSRL, Ranchi and successful service provider (i.e. insurer); however In-house claim settlement will be preferred. No extra payment on and above agreed premium amount is to be made by the University to the Insurer for engaging a TPA.
l.	Any failure on part of the designated TPA to provide satisfactory services in the University, the insurer will engage another TPA for the University immediately. Any claim reported in between this period will be settled by the insurer.
m.	The insurer should appoint one of its dedicated official (POC) as well as one official from its TPA, if any, to whom the University can contact for any official communication and facilitate to get the services after award of work.
n.	Successful service provider (i.e. Insurer) and it's appointed TPA, if any, should be available 24 x 7 x 365 to facilitate the members of the University in getting seamless service in hospitals without any hassle during policy period.

### **3. Criteria to participate in the Tender:**

#### **3.1. Eligibility Criteria :**

- i. The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof.
- ii. The bidder should have a registered Branch office in Ranchi. Valid document in support of branch office as well as the details of Point of Contact (POC) for the University on behalf of the bidder is to be submitted by the bidder.
- iii. The bidder should have valid PAN & GST Registration number.
- iv. The bidder should have successfully completed minimum one group insurance policy of at least 600 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like NLU, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience.
- v. The bidder should have not been debarred/ black listed/ should have not been terminated/ceased without completing the entire duration of policy period by NUSRL, Ranchi and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs etc. during past five years from the last date of submission of bids.

#### **3.2. Mandatory documents to be uploaded online in support of Technical Bid:**

- i) All documents in support of above eligibility criteria from (i) to (v) of Para '3.1' along with the technical bid checklist format as per Annexure - I.
- ii) Bid Forwarding Letter as per Annexure - II.
- iii) Copy of undertaking towards Non-Blacklisting as per Annexure - III.
- iv) List of minimum two clients with the name of their designated Officials, Mobile Nos. & Email IDs to verify the experience credentials.
  
- v) Power of Attorney/ Authorization Letter, if bid is submitted by the authorized representative of the agency (on the letter head of the bidder).
- vi) Duly signed and stamped of the entire bid document along with its Addendum/ Corrigendum, if any.
  
- vii) All other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility.

***[NOTE: Bidders must affix its seal and sign on all pages of above supporting documents and accordingly]***

**3.3. BoQ/ Financial Bid:** The premium should be quoted as per the BoQ/ Financial Bid in excel sheet (Format as per Annexure - IV). Premium amount being quoted by the bidders should be in INR. Any extra charges other than the contract agreed amount will not be paid by the University.

Taxes/ GST, as applicable, is extra and should be shown separately in appropriate column of BoQ/ Financial Bid. The bidders are advised to download this BoQ.xls as it is and quote their rates in Indian Rupees (INR) only and the same as the Financial Bid. The bidder shall not tamper/modify downloaded financial bid template in any manner. In case, if the same is found to be tempered/ modified in any manner, tender will be completely rejected.

#### **4. General Terms and Conditions:**

- i. No subsequent increase in premium rates (except taxes/ GST as applicable from time to time by appropriate authority of Govt. of India) will be allowed under any circumstances during policy period of one year.
- ii. If any discrepancy is found between the figure and in words in the financial bid, the value in words shall prevail. The committee shall correct error, if any and sign the same.
- iii. The bidder is expected to examine all instructions, Forms, Annexures, Terms and Conditions in the tender document. Failure to furnish all information required by the tender document or submission of a bid not substantially responsive to the tender document in every respect will be at the bidder's risk and may result in rejection of his/her bid.
- iv. No alterations should be made in any of the contents of the bid document by scoring out/removing any pages online/editing the contents of the bid document etc. In the submitted bid, no variation in the conditions shall be admissible. Bids not complying with the terms and conditions listed in this part are liable to be rejected.
- v. The bid document and the enclosures as well as all correspondence and documents shall be written in English language. All the relevant particulars in the tender document must be filled in and no column should be left blank. "NIL" or "Not applicable" should be marked, where there is nothing to report.
- vi. Tender by hand, post, courier, fax, mail or any other mode will not be accepted. Under no circumstances tender documents will be received after the above date/ time.
- vii. Tender document and other details can be obtained from the University website [www.nusrlranchi.ac.in](http://www.nusrlranchi.ac.in) Amendment/ Corrigendum, if any, will be notified in above websites only. No press notification will be issued in this regard. Bidders are therefore requested to regularly visit above websites for updates.
- viii. More than one bid from the same company shall disqualify the bidder.
- ix. **OPENING AND EVALUATION OF BIDS:** The University reserves the right to seek clarifications or additional information/ documents from any bidder regarding

its technical bid. Such clarification(s) or additional information/ document(s) shall be provided within the time specified for the purpose. Any request and response thereto shall be in writing. If the bidder does not furnish the clarification(s) or additional information/ document(s) within the prescribed date and time, the proposal shall be liable to be rejected. Bidder who meets the 'Eligibility Criteria' shall be shortlisted as the technically responsive bidders. The University shall notify all the technically responsive bidders the date & time of opening of financial bids.

- x. **SELECTION OF SUCCESSFUL BIDDER:** Only technically responsive bidders who fulfill the eligibility criteria, having clear credentials, should have not been debarred/ black listed will be shortlisted for opening of financial bids.

After evaluation of bids, the bidders who are technically responsive as well as quote the lowest PREMIUM amount in total shall be declared as the successful service provider. In the event of receiving more than one Financial Bid quoting the same premium amount, the final selection of successful bidder shall be made in the following manner:

- a) The one with the highest turnover during the last 3 years put together;
  - b) If more than one bid having the same total turnover, then the earliest one registered with the IRDAI;
  - c) If more than one bidder had been registered on the same day, then by "Draw of Lots".
- xi. Bidders, who do not fulfill any of the above conditions or incomplete or conditional bids are liable for rejection.
- xii. The service provider shall not sublet the policy or transfer the policy to any other insurer/ agency or person in any manner.
- xiii. Any act on the part of the bidder to influence anybody in the University is liable to rejection of his bid.
- xiv. Canvassing/ marketing/ offering promotional services etc. in any form will be disqualification for the bidder.
- xv. **Dispute Resolution:** In the event of any dispute or differences under this agreement, the decision of the Vice-Chancellor, NUSRL, Ranchi shall be final and binding on both the parties. The decision of NUSRL, Ranchi will be final in all respects.
- xvi. **Applicable Law:** The Court of Jurisdiction shall be Ranchi for all purposes.



**TECHNICAL BID**

Date of Submission of Bid :		
Tender for : Group Mediclaim Insurance for Employees		
Name of the Bidder/ Insurer: Correspondence Address: Tel/ Mob No.: Email Id:		
<b>Copies of all supporting documents duly stamped &amp; signed by the bidder in support of below particulars</b>		
Sl. No.	Particulars	Details/ Compliance (Y/N)
1	The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof.	
2	The bidder should have a registered Branch office in Ranchi. Valid document in support of branch office as well as the details of Point of Contact (POC) for the University on behalf of the bidder is to be submitted by the bidder.	
3	The bidder should have valid PAN & GST registration number.	
4	The bidder should have successfully completed minimum one group insurance policy of at least 600 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like NLU, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience.	
5	The bidder should have not been debarred/ black listed/ should have not been terminated/ceased without completing the entire duration of policy period by NLU and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs etc. during past five years from the last date of submission of bids. (as per Annexure-III)	
6	Other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility.	
7	Turnover during last three years ending on 31 <sup>st</sup> March 2024 (Copies of P&L Account and Balance Sheet duly certified by a Chartered Accountant should be attached with the bid) : FY 2022-23: ₹ _____ FY 2021-22: ₹ _____ FY 2021-20: ₹ _____	
8	Bid Forwarding Letter as per Annexure - II	
9	Power of Attorney/ Authorization Letter, if bid is submitted by the authorized representative of the firm (on the Letterhead of the bidder)	
10	Duly signed and stamped of the entire bid document along with its addendum/ corrigendum, if any	

**DECLARATION**

I/We.....(Name of the Authorized Representative of Bidder)

of ..... (Name of the bidder/insurer) do hereby declare that the entries made here

are true to the best of my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place:

Date:

(Name & signature with stamp of the bidder)

**BID FORWARDING LETTER**

(on the Letterhead of the Bidder)

Date: \_\_\_\_\_

To  
Assistant Registrar (I/c)  
NUSRL, Ranchi  
Kanke Pithoria Road  
Kanke Ranchi-834009  
Jharkhand

**Sub : Tender for Group Medclaim Insurance for Employees**

Sir,

I/ We hereby confirm and declare that I/We have carefully studied the tender documents therein and undertake myself/ ourselves to abide by the terms and conditions laid down in the tender document.

I/ We also keep the offer open for 90 (Ninety) days from the last date of submission of e- bids.

Yours faithfully,

(Name & signature with stamp of the bidder)

**SELF-DECLARATION ABOUT NON BLACK-LISTING**

(On the Letterhead of the Bidder)

Date: \_\_\_\_\_

To  
Assistant Registrar(I/c)  
NUSRL, Ranchi  
Kanke Pithoria Road  
Kanke Ranchi-834009  
Jharkhand

**Sub : Tender for Group Mediclaim Insurance for Employees**

Sir,

In response to tender under reference, I/ We hereby declare that presently our firm is having unblemished record and is not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations.

We further declare that presently our firm is also not blacklisted/ debarred and not declared ineligible for any reason other than corrupt & fraudulent practices by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations in past five years from the last date of submission of bid.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, my/ our performance security may be forfeited in full and the tender if any to the extent accepted may be cancelled.

Yours faithfully,

(Name & signature with stamp of the bidder)

**FINANCIAL BID**

Date of Submission of e-Financial Bid :	
E-Tender for : Group Mediclaim Insurance for Employees	
Name of the Agency: Correspondence Address: Tel/ Mob No.: Email Id:	

(a)	(b)	(c)	(d)	(e)	(f)
<b>Sl. No.</b>	<b>Particulars</b>	<b>No. of Member s/ Lives as on 01.06.2023</b>	<b>Premium Amount Per Member (₹)</b>	<b>Total Premium Amount [c x d] (₹)</b>	<b>In Words</b>
1.	Premium for Employees and their Dependents				Rupees
3.	GST as applicable, is EXTRA			%	

**DECLARATION**

I/We..... (Name of the Authorized Representative of Bidder) of ..... (Name of the bidder/insurer) do hereby declare that the entries made here are true to the best of my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place:

Date:

(Name & signature with stamp of the bidder)